

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Denise Karen Henderson  
 Debtor

Case No. 18-10135-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db +Denise Karen Henderson, 1920 East Ontario Street, Philadelphia, PA 19134-2006  
 14040390 +EOS CCA, PO Box 981008, Boston, MA 02298-1008  
 14040391 +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 14040392 +PHFA Mortgage, 211 N. Front Street, Harrisburg, PA 17101-1466  
 14040393 +PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD, SUITE 1, Norfolk, VA 23502-4952  
 14040395 +Temple University, c/o RMS Recovery Management Services, PO Box 505,  
 Linden, MI 48451-0505  
 14040396 +US Bank, NA as Trustee for PHFA Mortgage, 211 N. Front Street, Harrisburg, PA 17101-1406  
 14040397 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001  
 14040398 Verizon Wireless, PO Box 15032, Worcester, NY 10615

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rsteinberg@wwdlaw.com Jan 25 2018 03:02:31 ROBERT D. STEINBERG,  
 Willig, Williams & Davidson, 1845 Walnut Street, 24th Floor, Philadelphia, PA 19103  
 tr +E-mail/Text: bncnotice@phl3trustee.com Jan 25 2018 03:03:49 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:32 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2018 03:02:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2018 03:03:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 25 2018 03:03:02 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14040387 EDI: CINGMIDLAND.COM Jan 25 2018 02:48:00 AT&T Mobility, PO Box 537104,  
 Atlanta, GA 30353-7104  
 14040388 E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:33 City of Philadelphia,  
 c/o Law Department, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107  
 14040389 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jan 25 2018 03:03:37  
 Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006  
 14043611 EDI: PRA.COM Jan 25 2018 02:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14038063 +EDI: PRA.COM Jan 25 2018 02:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14040394 +EDI: CBS7AVE Jan 25 2018 02:48:00 Seventh Avenue, PO Box 2804, Monroe, WI 53566-8004  
 14040399 EDI: WFNNB.COM Jan 25 2018 02:48:00 World Financial Network Bank, P.O. Box 182124,  
 Columbus, OH 43218-2124

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

ROBERT D. STEINBERG on behalf of Debtor Denise Karen Henderson rsteinberg@wwdlaw.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 3

<b>Information to identify the case:</b>		
Debtor 1	<b>Denise Karen Henderson</b>	Social Security number or ITIN <b>xxx-xx-2865</b>
	First Name Middle Name Last Name	EIN --
Debtor 2		Social Security number or ITIN --
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 1/9/18</b>
Case number:	<b>18-10135-amc</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Denise Karen Henderson	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1920 East Ontario Street Philadelphia, PA 19134	
<b>4. Debtor's attorney</b> Name and address	ROBERT D. STEINBERG Willig, Williams & Davidson 1845 Walnut Street 24th Floor Philadelphia, PA 19103	Contact phone (215) 814-9200 Email: <a href="mailto:rsteinberg@wwdlaw.com">rsteinberg@wwdlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/24/18

**For more information, see page 2**

